First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

Filing at a Glance

Companies: Acadia Insurance Company, Continental Western Insurance Company, Union Insurance Company

Product Name: 2008 CR Form Filing SERFF Tr Num: UNON-125729590 State: Arkansas

TOI: 26.0 Burglary & Theft SERFF Status: Closed State Tr Num: #10034023 \$50 Sub-TOI: 26.0001 Commercial Burglary & Theft Co Tr Num: 08-CR-FM-4 State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins

Authors: Frances Linker, Mark

Jones, Tamara Manuel

Disposition Date: 07/17/2008

Date Submitted: 07/16/2008 Disposition Status: Approved
Effective Date Requested (New): On Approval Effective Date (New): 07/17/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

07/17/2008

State Filing Description:

General Information

Project Name: 08-08 AR CR Form Filing

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 07/17/2008

State Status Changed: 07/17/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

For all business, the Companies propose to adopt Company form CL CR 07 51 12 07 Replace Terrorism Provisions (Applicable to Crime/Fidelity Only) in place of ISO's CR 07 51. The only changes we have made to the ISO endorsement is to add a definition for the word "terrorism" as Paragraph A. and to renumber the other paragraphs, and any text references to the former Paragraph A., accordingly.

State Tracking Number: First Filing Company: #10034023 \$50 Acadia Insurance Company, ...

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing 08-08 AR CR Form Filing/ Project Name/Number:

We are enclosing a copy of the revised company rule to be used with the above referenced endorsements.

As we are filing via SERFF, our check for \$50.00 for the filing fees will be mailed shortly.

Should you have any questions or wish to discuss this matter further, please call me at (800) 444-0049, extension 2843. My fax number is 972-719-2348, or you may email me at tmanuel@usic.com.

Company and Contact

Filing Contact Information

Frances Linker, Compliance Analyst flinker@usic.com

P. O. Box 152180 (972) 719-2400 [Phone] Irving, TX 75015-2180 (972) 719-2301[FAX]

Filing Company Information

CoCode: 31325 Acadia Insurance Company State of Domicile: New Hampshire

P. O. Box 152180 Group Code: 98 Company Type: P & C

State ID Number: Irving, TX 75015-2180 Group Name: W. R. Berkley

(972) 719-2465 ext. [Phone] FEIN Number: 01-0471706

State of Domicile: Iowa Continental Western Insurance Company CoCode: 10804

P. O. Box 152180 Group Code: 98 Company Type: P & C State ID Number:

Irving, TX 75015-2180 Group Name: W. R. Berkley

(972) 719-2400 ext. 2465[Phone] FEIN Number: 42-0594770

Union Insurance Company CoCode: 25844 State of Domicile: Iowa Group Code: 98 122 W. Carpenter Freeway Company Type: P&C

Suite 350

Irving, TX 75039 Group Name: W. R. Berkle State ID Number:

(972) 719-2400 ext. 2465[Phone] FEIN Number: 47-0547953

Filing Fees

Fee Required? Yes Fee Amount: \$50.00

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing

Project Name/Number: 08-08 AR CR Form Filing/

Retaliatory? No

Fee Explanation:

Per Company: No

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

 CHECK NUMBER
 CHECK AMOUNT
 CHECK DATE

 0010034023
 \$50.00
 07/16/2008

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07/17/2008	07/17/2008

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

Disposition

Disposition Date: 07/17/2008

Effective Date (New): 07/17/2008 Effective Date (Renewal): 07/17/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 0.000%

Overall Percentage Rate Impact For This Filing 0.000%

Effect of Rate Filing-Written Premium Change For This Program \$0

Effect of Rate Filing - Number of Policyholders Affected 0

Backstop

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing

Project Name/Number: 08-08 AR CR Form Filing/

Item Type	Item Name	Item Status	Public Access		
Supporting Document	Uniform Transmittal Document-Proper	ty &Approved	Yes		
5	Casualty				
Form	Replace Terrorism Provisions (Applica	Yes			
	to Crime/Fidelity Only)				
Rate	Terrorism Exception Rule - Federal	Approved	Yes		

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific Readability	/ Attachment
Status			Date		Data	
Approved	Replace	CL CR 07	12 07	Endorseme Replaced	Replaced Form #:	CL CR 07 51
	Terrorism	51		nt/Amendm		12 07.pdf
	Provisions			ent/Conditi	Previous Filing #:	
	(Applicable to			ons		
	Crime/Fidelity					
	Only)					

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACE TERRORISM PROVISIONS (APPLICABLE TO CRIME/FIDELITY ONLY)

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM GOVERNMENT CRIME COVERAGE FORM KIDNAP/RANSOM AND EXTORTION COVERAGE FORM

A. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

- That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- 2. When one or both of the following applies:
 - a. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - b. It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- B. Any endorsement in this policy that refers to "certified act(s) of terrorism" and/or "other act(s) of terrorism" no longer applies to the Commercial Crime Coverage Form, Government Crime Coverage Form and Kidnap/Ransom And Extortion Coverage Form. Instead, the following exclusion applies to such Coverage Forms:

EXCLUSION OF TERRORISM

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- 3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- **4.** Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or

5. The total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold is exceeded.

With respect to this Item **B.5.**, the immediately preceding paragraph describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form.

C. Application Of Other Exclusions

- When the Exclusion Of Terrorism applies in accordance with the terms of Paragraph B.1. or B.2., such exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Form.
- 2. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which would otherwise be excluded under this Coverage Form, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

Rate Information

Rate data does NOT apply to filing.

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

Rate/Rule Schedule

Review Status: Exhibit Name: Rule # or Page Rate Action Previous State Filing Attachments
#: Number:

π. Humber

Approved Terrorism Exception Page 1 Replacement 08-08 Crime

Rule - Federal Exceptions (CWIC,

Backstop AIC & UIC).pdf

CONTINENTAL WESTERN INSURANCE COMPANY ACADIA INSURANCE COMPANY UNION INSURANCE COMPANY

CRIME & FIDELITY

TERRORISM EXCEPTION RULE -- FEDERAL BACKSTOP

- A. Paragraph 1.c under A. Commercial Package Policies Containing The Commercial Crime Coverage Form; Government Crime Coverage Form Or Kidnap/Ransom And Extortion Coverage Form is replaced by the following:
 - **c.** Amend the interline terrorism endorsement by attaching to the package policy, one of the following Crime/Fidelity-specific terrorism endorsements:
- B. Paragraph 1.c.(2) under A. Commercial Package Policies Containing The Commercial Crime Coverage Form; Government Crime Coverage Form Or Kidnap/Ransom And Extortion Coverage Form is replaced by the following:
 - (2) CL CR 07 51, Replace Terrorism Provisions (Applicable To Crime/Fidelity Only) Endorsement, to amend the interline endorsement with regard to Crime/Fidelity to employ a different approach in Crime/Fidelity to excluding acts of terrorism.

First Filing Company: Acadia Insurance Company, ... State Tracking Number: #10034023 \$50

Company Tracking Number: 08-CR-FM-4

TOI: 26.0 Burglary & Theft Sub-TOI: 26.0001 Commercial Burglary & Theft

Product Name: 2008 CR Form Filing
Project Name/Number: 08-08 AR CR Form Filing/

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 07/17/2008

Property & Casualty

Comments:

Attachment:

08-08 Crime Filing TForms Trans.pdf

Property & Casualty Transmittal Document (Revised 1/1/04)

1.	Reserved for Insurance Dept. Use Only				2. Insurance Department Use only				
					a. Date the filing is received:				
						nalyst:			
						sposit			
					d. Da	ate of	disposition	of the	e filing:
					e. Ef	fective	e date of fili	ng:	
					f. St	tate Fi	ling #:		
					g. SI	ERFF	Filing #:		
					•				
3.	Group Name								Group NAIC #
	W. R. Berkley Corp.								0098
4.	Company Name(s)				Don	nicile	NAIC #		FEIN#
	Continental Western Insurance	e Company	/		IA		10804		42-0594770
=	Union Insurance Company				NE		25844		47-0547953
-	Acadia Insurance Company				ME		31325		01-0471706
-									
=									
•									
-	Community Translation North and			00 CD EN	1 1				
5.	Company Tracking Number			08-CR-FM-4					
	tact Info of Filer(s) or Corporate		[inc	lude toll-free				ı	
6.	Name and address	Title		Telephon				e-mail	
	Tamara C. Manuel Irving, TX 75015-2180	Filings Analyst	Filings 800-44		, i		tmar	nuel@usic.com	
	11ving, 17, 75015-2160	Allalyst	ext. 2843						
7.	Signature of authorized filer		Tamara G. Manuel						
8.	Please print name of authorize	ed filer	Tamara C. Manuel						
Filir	ng information (see General I	nstructions	for	description	s of th	ese fie	elds)		
9.	<u> </u>			26.0					
10.	, ,		26.0001						
11.	1. State Specific Product code(s)(if applicable)[See State Specific Requirements]								
12.	. Company Program Title (Marketing title)			Commercial Crime					
13.	3. Filing Type		[] Rate/Loss Cost [X] Rules [] Rates/Rules [X] Forms [] Combination Rates/Rules/Forms						
			_] Forms [Withdrawa	-				
								•	•
14.	()			•	on Ap		Re	enewa	al: Upon Approval
15. 16.	15. Reference Filing?] Yes [X] No				
17.									
18.	Company's Date of Filing		7/17/2008						
19.				[] Not Filed [] Pending [] Authorized [] Disapproved					

PC TD-1 pg 1 of 2

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 08-CR-FM-4

21. Filing Description [This area should be similar to the body of a cover letter and is free-form text]

For all business, the Companies propose to adopt Company form CL CR 07 51 12 07 Replace Terrorism Provisions (Applicable to Crime/Fidelity Only) in place of ISO's CR 07 51. The only changes we have made to the ISO endorsement is to add a definition for the word "terrorism" as Paragraph **A.** and to renumber the other paragraphs, and any text references to the former Paragraph **A.**, accordingly.

We are enclosing a copy of the revised company rule to be used with the above referenced endorsements.

As we are filing via SERFF, our check for \$50.00 for the filing fees will be mailed shortly.

Should you have any questions or wish to discuss this matter further, please call me at (800) 444-0049, extension 2843. My fax number is 972-719-2348, or you may email me at tmanuel@usic.com.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: will be mailed shortly

Amount: \$50.00

(\$50.00 per filing)

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

^{***}Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do <u>not</u> refer to the body of the filing for the forms listing.)

1.	This filing transmittal is	part of Company T	racking #	06-CR-I	-M-15	
2.	This filing corresponds to (Company tracking number of rate)		umber			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?		If replacement, give form # it replaces	Previous state filing number, if required by state
01	ISO filing ref. doc. # CL- 2006-OTF01		[] Replace [] Withdrav [] Neither	wn		
02			[] Replace [] Withdrav [] Neither	wn		
03			[] Replace [] Withdrav [] Neither	wn		
04			[] Replace [] Withdrav [] Neither			
05			[] Replace [] Withdrav [] Neither			
06			[] Replace [] Withdrav [] Neither			
07			[] Replace [] Withdrav [] Neither			
08			[] Replace [] Withdrav [] Neither			
09			[] Replace [] Withdrav [] Neither			
10			[] Replace [] Withdrav [] Neither			

To be complete, a <u>form</u> filing must include the following:

- 1. A completed Form Filing Schedule Document (PC FFS-1) (Do not refer to the body of the filing for the forms listing.) and,
- 2. A completed Property & Casualty Transmittal Document (PC TD-1), and
- 3. One copy of each form to be reviewed for the reviewer's records, and
- 4. One copy of any other components/exhibits submitted with the filing, and
- 5. The appropriate state Review Requirements, if required, and
- 6. The appropriate filing fees, if required, and
- 7. A postage-paid, self-addressed envelope large enough to accommodate the return.
- 8. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing.)

1.	This filing transmitta	al is part of	Company Trac	06-CR-FM-15		
2.	This filing correspor (Company tracking nu		06-CR-FM-15			
	Rate Increase		Rate Dec		Rate Neutral (0%)	
3.	Overall percentage r	ate impact	for this filing		None	
4.	Effect of Rate Filing this program	•				
5.	Effect of Rate Filing					
6.	Filing Method (Prior etc.)	Approval,	•	•	File & Use	
7.			Rate Chan			
(Company Name		ge Change for program		policyholders this program	Written premium for this program
			J J		J	
8.	Overall percentage of	of last rate	revision			
9.	Effective Date of last					
10.	Filing Method of Las (Prior Approval, File		ex Band, etc.)			
11.			olacement withdrawn?	Previous state filing number, if required by state		
01	Terrorism Endorsement Options		ISO Ref. Filing CL-2006-OTR	יוֹ] רכ	Replacement Withdrawn Neither	
02				/ []	Replacement Withdrawn Neither	
03				/ []	Replacement Withdrawn Neither	
04				/ []	Replacement Withdrawn Neither	
05				۱ <u>و</u> ا	Replacement Withdrawn	

To be complete, a rate/rule filing must include the following:

- 1. A completed Rate/Rule Filing Transmittal document (PC RRFS-1) (Do not refer to the body of the filing for the component/exhibit listing.) and,
- 2. A completed Property & Casualty Transmittal Document (PC TD-1) and,
- 3. One copy of all rate/rule components/exhibits submitted with the filing, and
- 4. The appropriate state review requirements, if required, and
- 5. The appropriate filing fees, if required, and
- 6. A postage-paid, self-addressed envelope large enough to accommodate the return
- 7. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)